

United States Bankruptcy Court
District of MarylandIn re:
Stanford Womack
Shirley Womack
DebtorsCase No. 15-22401-NVA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0416-1

User: bbalthrop
Form ID: 318Page 1 of 2
Total Noticed: 36

Date Rcvd: Jun 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2016.

db/db +Stanford Womack, Shirley Womack, 21 Siloppana Road, Annapolis, MD 21403-1108
 tr +George W. Liebmann, Liebmann & Shively, P.A., 8 W Hamilton Street,
 Baltimore, MD 21201-5008
 cr +Gayle Ann Skeete, 1467 Chesapeake Avenue, Annapolis, MD 21403-4663
 cr +Ocwen Loan Servicing LLC, C/O McCabe, Weisberg & Conway, LLC,
 312 Marshall Avenue, Suite 800, Laurel, MD 20707-4808
 cr +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.,
 Suite 100, Boca Raton, FL 33487-2853
 29380780 Alpha Plumbing, 8813 Fort Smallwood Rd, Pasadena, MD 21122-2313
 29380781 Anne Arundel County, Office of Finance, PO Box 17003, Baltimore, MD 21297-1003
 29380981 +Anne Arundel County, Maryland, Office of Law, 2660 Riva Road, 4th Floor,
 Annapolis, MD 21401-7055
 29380785 Cedile R. Laumann, Esq., 1028 Generals Hwy Ste 100, Crownsville, MD 21032-1459
 29380787 Citibank Home Depot, PO Box 722929, Houston, TX 77272-2929
 29380788 Comptroller of the Treasury, State of Maryland, 80 Calvert St, Annapolis, MD 21401-1907
 29380983 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street,
 Baltimore, MD 21201-2305
 29380789 Delmarva Collections, PO Box 37, Salisbury, MD 21803-0037
 29380790 Digestive Discorders, 9001 Edmonston Rd Ste 20, Greenbelt, MD 20770-4074
 29380792 Gayle A. Skeete, 1469 Chesapeake Ave, Annapolis, MD 21403-4663
 29380793 Glasser and Glasser, Crown Center,, 580 E Main St Ste 600, Norfolk, VA 23510-2322
 29380795 JSV Lawn Service, 9962 Forest View Pl, Montgomery Village, MD 20886-1106
 29432379 +Jeffrey S Vogt DBA JSV Lawn Care Service, 9962 Forest View Place,
 Montgomery Village, MD 20886-1106
 29380798 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 29418271 +Mobile Mini, Inc., 4646 E. Van Buren St. #400, Phoenix, AZ 85008-6927
 29380800 OLD NAVY, 120 Corporate Blvd, Norfolk, VA 23502-4962
 29380802 Southland Insulatores, 7501 Resource Ct, Baltimore, MD 21226-1763
 29380982 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401,
 Baltimore, MD 21201-2225
 29380804 Western Cary Building Products, 901 Park 100 Dr Ste 200, Glen Burnie, MD 21061

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

29380782 EDI: BANKAMER.COM Jun 13 2016 19:53:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 29380783 EDI: CAPITALONE.COM Jun 13 2016 19:53:00 Capital One Bank, PO Box 30281,
 Salt Lake City, UT 84130-0281
 29406005 EDI: CAPITALONE.COM Jun 13 2016 19:53:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 29463113 EDI: BL-BECKET.COM Jun 13 2016 19:53:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 29380784 E-mail/Text: bankruptcy@cavps.com Jun 13 2016 20:04:11 Cavalry Portfolio Serv,
 PO Box 27288, Tempe, AZ 85285-7288
 29477010 +E-mail/Text: bankruptcy@cavps.com Jun 13 2016 20:04:12 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 29380786 EDI: CHASE.COM Jun 13 2016 19:53:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 29380791 EDI: AMINFOPF.COM Jun 13 2016 19:53:00 FST Premier, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 29380794 EDI: IRS.COM Jun 13 2016 19:53:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 29380796 EDI: CBSKOHLS.COM Jun 13 2016 19:53:00 Kohls, N56 W 170000 Ridgewood Dr,
 Menomonee Falls, WI 53051
 29380797 EDI: MERRICKBANK.COM Jun 13 2016 19:53:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 29380803 +E-mail/Text: bankruptcydepartment@tsico.com Jun 13 2016 20:04:36 Transsworld Sys Inc.,
 507 Purdential Rd, Horsham, PA 19044-2308

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +George W. Liebmann, Liebmann & Shively, P.A., 8 W Hamilton Street,
 Baltimore, MD 21201-5008
 29410467* +Alpha Plumbing Limited Inc, 8813 Fort Smallwood Rd, Pasadena, MD 21122-2313
 29594314* +Anne Arundel County, Maryland, Office of Law, 2660 Riva Road, 4th Floor,
 Annapolis, MD 21401-7055
 29594316* +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street,
 Baltimore, MD 21201-2305
 29594315* +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401,
 Baltimore, MD 21201-2225

District/off: 0416-1

User: bbalthrop
Form ID: 318

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jun 13, 2016

29380799
29380801

##Mobile Mini Inc., 7420 S Kyrene Rd Ste 101, Tempe, AZ 85283-4610
##Portfolio Recovery, 287 Independence Blvd, Virginia Beach, VA 23462-2962

TOTALS: 0, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2016 at the address(es) listed below:

George W. Liebmann Gliebmann@lspa.comcastbiz.net, oshively@lspa.comcastbiz.net,
MD25@ecfcbis.com, stiftt@lspa.comcastbiz.net
Jonathan Gladstone gladstonelaw@yahoo.com
Kyle J. Moulding bankruptcymd@mwc-law.com
Robert W. Thompson 50bob@msn.com, rwt01754@yahoo.com, G8996@notify.cincompass.com

TOTAL: 4

Entered: June 13, 2016
 Signed: June 13, 2016

SO ORDERED

Nancy V. Alquist
 NANCY V. ALQUIST
 U. S. BANKRUPTCY JUDGE

Information to identify the case:

Debtor 1	Stanford Womack	Social Security number or ITIN xxx-xx-9077
	First Name Middle Name Last Name	EIN _____
Debtor 2	Shirley Womack	Social Security number or ITIN xxx-xx-0355
(Spouse, if filing)	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of Maryland		
Case number: 15-22401 NVA		Chapter: 7

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stanford Womack
 dba Womack Construction

Shirley Womack
 dba Womack Construction

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.